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# Family SGLI Coverage (FSGLI)

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## A Procedural Guide

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## Part I – General Provisions of the Family SGLI (FSGLI) Program

### Eligibility For FSGLI Coverage

Family SGLI (FSGLI) coverage provides life insurance coverage for the spouses and dependent children of all servicemembers (Active Duty and Ready Reserve) who have full-time SGLI coverage.

A “dependent child” includes the following:

- natural born child
- legally adopted child
- stepchild who is a member of the servicemember’s household
- child between the ages of 18 and 23 who is a full-time student
- child who became permanently incapable of self-support before age 18

### FSGLI Coverage Levels

#### Spousal Coverage

Spousal coverage is a maximum of \$100,000 and can be in lesser amounts in increments of \$10,000. However, spousal coverage cannot exceed the servicemember’s level of SGLI coverage.

Example: If the servicemember’s coverage is for any level of coverage between \$250,000 and \$100,000, then the spousal coverage can be as high as \$100,000. If the servicemember’s coverage is \$90,000 to \$10,000, then the spousal coverage can be no more than the servicemember’s level of coverage.

Servicemembers married to servicemembers can be covered under both their own member’s SGLI for \$250,000 and their spouse’s FSGLI for \$100,000 for a maximum combined coverage of \$350,000.

#### Dependent Child Coverage

Dependent child coverage is the set amount of \$10,000 for each dependent child.

### Automatic Coverage

FSGLI coverage begins automatically for servicemembers who:

- were married when the program began on November 1, 2001
- enter service and are married/has dependent children **OR**
- get married/gain a dependent child during service **AND**
- have full-time SGLI coverage

Spousal coverage is automatically at the maximum level of \$100,000 or the servicemember’s SGLI coverage level, if it is less than \$100,000.

Automatic coverage begins with the following events:

- the date of induction into service
- the date of a marriage while in service (after Nov. 1, 2001)
- the date a child becomes a dependent (i.e. date of birth, date of adoption, date entered the household)

## FSGLI Premiums

The servicemember pays premiums for the spousal coverage. The dependent child coverage is free.

Premiums for spousal coverage are due the month of the event that causes coverage to occur (e.g. Nov 1, 2001, induction of the servicemember into service or the date of a marriage while in service). If the member does not notify the service of his/her marriage, ***premiums for spousal coverage are still due and will be collected retroactively.***

For Army, Navy and Air Force, the collection of FSGLI premiums is based upon the spouse and the spouse's birth date being registered in DEERS. If the spouse is not registered in DEERS, premiums will not be withheld from the servicemember's pay. (Servicemembers married to servicemembers must register each other as a spouse in their respective DEERS records.)

Unlike servicemember's SGLI premiums that are one premium rate for all members, spousal premiums are based on age brackets. When a spouse moves to a new age bracket, the new higher premium begins the first day of the month following the birth month. (See Appendix B at the end of this document for the premium rates for the spousal age brackets.)

For Army, Navy and Air Force, the spouse's birth date in DEERS determines the premium rate to be collected. If the spouse's birth date is incorrect in DEERS, the incorrect premium rate will be collected. And if the spouse's birth date is not in DEERS, premiums will be collected at the maximum rate.

For Army, Navy and Air Force, the spouse's date of death must be reported to DEERS via RAPIDS in order to stop premium collection.

## FSGLI Beneficiary

The servicemember is the beneficiary of the FSGLI coverage, so no naming of a beneficiary is needed. A servicemember is not entitled as beneficiary if he/she is convicted or pleads guilty to involvement in the death of the spouse or the dependent child. In such cases, the beneficiary or beneficiaries are determined under 38 USC 1970(a).

## Beneficiary Financial Counseling Service (BFCS)

BFCS is available to a servicemember who claims the FSGLI upon the death of a spouse. BFCS provides free personal financial counseling to beneficiaries of FSGLI policies. The servicemember will be notified of this benefit when they receive the payment of the proceeds of their FSGLI.

## Conversion

When the FSGLI coverage ends under certain circumstances, there is 120 days of free coverage and the spouse can convert the spousal FSGLI coverage to a commercial life insurance policy. If the insurance is converted within the 120 day period, proof of good health is not needed. Dependent child coverage cannot be converted. The spouse can get information about conversion by contacting the Office of Servicemembers' Group Life Insurance (OSGLI) by telephone or letter, or by visiting the VA Insurance web site.

Telephone number: 1-800-419-1473  
Web site: [www.insurance.va.gov](http://www.insurance.va.gov)

Address: 290 W Mt Pleasant Ave  
Livingston, NJ 07039-2747

## Accelerated Benefits Option (ABO)

Servicemembers with FSGLI coverage have access to up to 50% of the face value of the spousal coverage through the ABO. The ABO is available in \$5,000 increments. In order to qualify for the ABO, the spouse must have a medical prognosis of life expectancy of nine months or less. Only the servicemember can apply for ABO and the benefit will be paid only to the servicemember.

## Part II - Ending FSGLI Coverage

### General Information

The servicemember can choose to decline FSGLI spousal coverage at any time; however, FSGLI dependent child coverage is not affected by the declination of FSGLI spousal coverage. FSGLI dependent coverage will remain in effect as long as the servicemember has full-time SGLI coverage and the dependent child qualifies as an insurable dependent.

FSGLI coverage will also end due to any event that causes the member's full-time SGLI coverage to end, or if the spouse or child becomes ineligible to be covered under FSGLI.

### Ending Spousal Coverage

FSGLI spousal coverage ends due to the following events:

- 1) Servicemember elects to decline SGLI coverage (SGLV form 8286)
- 2) Servicemember elects to decline FSGLI spousal coverage (SGLV form 8286A)
- 3) Servicemember's marriage ends due to divorce
- 4) Servicemember dies
- 5) Servicemember is discharged from the service

#### 1) Servicemember elects to decline SGLI coverage

If a servicemember elects to decline SGLI coverage, a SGLV Form 8286 must be completed. When completing Form 8286, the servicemember should also complete an SGLV Form 8286A declining Family spousal coverage. This is so administrative action can be taken to stop the deduction of FSGLI premiums. (However, FSGLI spousal coverage cannot, by law, continue after a servicemember elects to decline SGLI coverage, even if a SGLV Form 8286A is not completed.)



**SGLI Website Note** (for Army, Navy & Air Force): When the servicemember completes SGLV Form 8286 to decline SGLI and SGLV Form 8286A to decline Family spousal SGLI, the FSGLI declination should be processed in the SGLI Website to stop the deduction of FSGLI premiums.

#### 2) Servicemember elects to decline FSGLI coverage

SGLV Form 8286A must be completed in order to decline FSGLI coverage. Elections made on SGLV Form 8286A take effect upon the date the form is received by the servicemember's unit. Coverage may be declined prior to automatic issue or after coverage has been in effect.

##### ***Spousal coverage declined upon entry into service:***

If a servicemember elects to decline FSGLI spousal coverage, a SGLV Form 8286A must be completed. If the form is completed on the day of induction, then no Family spousal coverage exists and no premium is due.



**SGLI Website Note** (for Army, Navy & Air Force): While the servicemember completes the SGLV Form 8286A on the day of induction, it cannot be processed in the SGLI Website until the spouse is recorded in DEERS. As soon as the spouse is recorded into DEERS, the declination of spousal coverage can be processed in the SGLI Website. Use the "Override Termination Date" function to enter the date of induction as the proper termination date. By doing this, any appropriate refunds will be issued automatically.

##### ***Spousal coverage declined upon marriage while in service:***

If a servicemember elects to decline FSGLI spousal coverage, when he/she is about to be married, while in service, the servicemember must submit SGLV Form 8286A to his/her unit prior to the marriage. Then no FSGLI spousal coverage exists and no premium is due.



**SGLI Website Note** (for Army, Navy & Air Force): While the servicemember submits the SGLV Form 8286A to his/her unit prior to the marriage, it cannot be processed in the SGLI Website until after the marriage, when the spouse is recorded in DEERS. The unit will hold the SGLV Form 8286A until the servicemember reports the marriage and the spouse is entered into DEERS. Immediately after the DEERS update, the declination of spousal coverage can be processed in the SGLI Website. Use the "Override Termination Date" function to enter the date of marriage as the proper termination date. By doing this, any appropriate refunds will be issued automatically.

***Existing spousal coverage declined:***

If after FSGLI spousal coverage exists (i.e. if not declined on the day of induction or prior to a marriage) and the servicemember wishes to discontinue spousal coverage, a SGLV Form 8286A must be completed. A premium is due for the month the election was received by the service. No further premiums are due.

In this case, the spouse has 120 days of free coverage beginning the date the election was received by the member's unit. During this period, the spouse has the opportunity to convert the FSGLI spousal coverage into a commercial life insurance policy.

Example: The servicemember's SGLV Form 8286A is received by the unit on or after the date of the marriage. The spousal coverage automatically begins with the marriage and premiums are due. The last spousal premium due is for the month in which the form is received. Any premiums collected after that month should be refunded to the servicemember.



**SGLI Website Note** (for Army, Navy & Air Force): The SGLV Form 8286A is processed in the SGLI Website in order to stop premium collection. If processed promptly, the default termination date should be the month and year the form is received by the unit. If the default date is not correct, use the "Override Termination Date" function to enter the date the form was received by the unit as the proper termination date. By doing this, any appropriate refunds will be issued automatically.

### **3) Servicemember's marriage ends due to divorce**

When a servicemember's marriage ends due to divorce, a premium is due for the month of the divorce. No further premiums are due.

The spouse has 120 days of free coverage beginning the date of divorce. During this period, the spouse has the opportunity to convert the FSGLI spousal coverage into a commercial life insurance policy.

### **4) Servicemember dies**

When a servicemember dies, a premium is due for the month of the death. No further premiums are due.

The spouse has 120 days of free coverage beginning the date of the servicemembers death. During this period, the spouse has the opportunity to convert the FSGLI spousal coverage into a commercial life insurance policy.

### **5) Servicemember is discharged from service**

When a servicemember is discharged from active duty or separated from his/her Ready Reserve obligation, a premium is due for the month of discharge/separation. No further premiums are due.

The spouse has 120 days of free coverage beginning the date of discharge/separation. During this period the spouse has the opportunity to convert the spousal FSGLI coverage into a commercial life insurance policy.

## Ending Dependent Child Coverage

FSGLI dependent child coverage ends due to the following events:

- 1) Servicemember elects to decline SGLI coverage (SGLV form 8286)
- 2) Child no longer qualifies as an insurable dependent
- 3) Servicemember dies
- 4) Servicemember is discharged from the service

**Note:** FSGLI dependent coverage is not affected by the members election to decline FSGLI spousal coverage (SGLV form 8286A)

### 1) Servicemember elects to decline SGLI coverage

If a servicemember elects to decline SGLI coverage, a SGLV Form 8286 must be completed. Elections made on SGLV Form 8286 take effect upon the date the form is received by the servicemember's unit.

***SGLI coverage declined upon entry into service:***

If the servicemember declines SGLI coverage upon entry into service, no FSGLI dependent child coverage exists.

***Existing SGLI coverage declined:***

If the servicemember declines SGLI coverage after it already exists (i.e. if not declined on the day of induction), the FSGLI dependent child coverage will end 120 days after the date the members unit received the election. Dependent child coverage cannot be converted to a commercial policy.

### 2) Child no longer qualifies as a dependent

FSGLI dependent child coverage ends 120 days after the date the child no longer qualifies as a dependent child of the servicemember as defined in Part I (i.e., the child's 18<sup>th</sup> birthday). Dependent child coverage cannot be converted to a commercial policy.

### 3) Servicemember dies

FSGLI dependent child coverage ends 120 days after the date of death of the servicemember. Dependent child coverage cannot be converted to a commercial policy.

### 4) Servicemember is discharged from service

FSGLI dependent child coverage ends 120 days after the servicemembers date of discharge/separation. Dependent child coverage cannot be converted to a commercial policy.

## Part III - Reducing FSGLI Coverage

### General Information

If a servicemember chooses to have less than the maximum spousal coverage of \$100,000, a lower coverage level can be elected. Lower coverage levels range from \$90,000 to \$10,000, in increments of \$10,000. Spousal coverage cannot exceed the level of the member's coverage.

Only the spousal FSGLI coverage can be reduced. The dependent child coverage level is fixed at \$10,000 and there is no premium paid.

### Reducing FSGLI Spousal Coverage Level

The level of spousal coverage is affected by the following two events:

- 1) Servicemember elects to reduce his/her own SGLI coverage level to less than \$100,000 or to less than the FSGLI coverage level
- 2) Servicemember elects to reduce FSGLI spousal coverage

#### 1) Servicemember elects to reduce SGLI coverage (SGLV Form 8286)

If a servicemember elects to reduce his/her SGLI coverage to less than \$100,000, or to less than his/her FSGLI coverage level, the level of FSGLI spousal coverage is automatically reduced.

If the servicemember chooses to have SGLI coverage of less than \$100,000, the servicemember should also complete an SGLV Form 8286A to reflect a reduction in FSGLI coverage level. This is so action can be taken to reduce his/her FSGLI premium deduction amount. (However, FSGLI spousal coverage cannot, by law, exceed the level of the member's coverage, even if a SGLV Form 8286A is not completed.)



**SGLI Website Note** (for Army, Navy & Air Force): When the servicemember completes SGLV Form 8286 to reduce SGLI and SGLV Form 8286A to reduce Family spousal SGLI, the FSGLI reduction should be processed in the SGLI Website to reduce the FSGLI premium deduction amount.

If the form is completed on the day of induction, then the reduced coverage level begins immediately and the lower premium rate begins immediately. If the form is completed after the date of induction, the lower coverage level will take effect the first day of the month following the date his/her unit received the election. The lower premium also takes effect the first day of the month following the receipt of the form by his/her unit.

Example: A servicemember has \$250,000 of coverage and \$100,000 of FSGLI coverage. On June 6, 2002, the servicemember gives his/her unit a SGLV Form 8286 to reduce his/her SGLI coverage to \$50,000. A SGLV Form 8286A must also be completed at the same time to reduce his/her spousal coverage to \$50,000 or less. The new coverage levels and the new premiums begin on July 1, 2002.

#### 2) Servicemember elects to reduce FSGLI spousal coverage (SGLV Form 8286A)

SGLV Form 8286A must be completed in order to reduce the FSGLI coverage level. Elections to reduce coverage take effect the first day of the month following the date the form is received by the servicemember's unit. The new lower premium rate also begins the month following the date the form is received by the servicemember's unit.

##### ***Spousal coverage reduced upon entry into service:***

If a servicemember wishes to reduce FSGLI spousal coverage, a SGLV Form 8286A must be completed. If the form is completed on the day of induction, the reduced coverage level and the lower premium rate begins immediately.





**SGLI Website Note** (for Army, Navy & Air Force): While the servicemember completes the SGLV Form 8286A on the day of induction, it cannot be processed in the SGLI Website until the spouse is recorded in DEERS. As soon as the spouse is recorded into DEERS, the reduction of spousal coverage can be processed in the SGLI Website. In some cases, because of the sequence and timing of these steps, premiums for the maximum coverage may be withheld from the month of induction into the service. Action should be taken to refund these premiums to the servicemember. See Part VI for additional information about the interaction with DEERS and the SGLI Website.

***Spousal coverage reduced upon marriage while in service:***

If a servicemember wishes to reduce FSGLI spousal coverage, when he/she is about to be married while in service, the servicemember must submit SGLV Form 8286A to his/her unit prior to the marriage. Then the reduced coverage level and the lower premium rate begin immediately upon the date of marriage.



**SGLI Website Note** (for Army, Navy & Air Force): While the servicemember submits the SGLV Form 8286A is submitted his/her unit prior to the marriage, it cannot be processed in the SGLI Website until after the marriage, when the spouse is recorded in DEERS. As soon as the spouse is recorded into DEERS, the reduction in spousal coverage can be processed in the SGLI Website. In some cases, because of the sequence and timing of these steps, premiums for maximum coverage may be withheld from the month of marriage. Action should be taken to refund these premiums to the servicemember. See Part VI for additional information about the interaction with DEERS and the SGLI Website

***Existing spousal coverage reduced:***

If after FSGLI spousal coverage has existed, the servicemember wishes to reduce the level of coverage, a SGLV Form 8286A must be completed. The lower coverage level will take effect the first day of the month following the date his/her unit received the election. The lower premium also takes effect the first day of the month following the receipt of the form by his/her unit.

Example: A servicemember has \$200,000 of coverage and \$100,000 of FSGLI coverage. On August 26, 2002, the servicemember gives his/her unit a SGLV Form 8286A to reduce the spousal coverage level to \$50,000 (with no change in his/her SGLI coverage level). The new FSGLI coverage level and premium begins on September 1, 2002.

## Part IV - Restoring FSGLI Coverage

### General Information

SGLV Form 8285A must be completed in order to restore FSGLI coverage. The “good health” of the spouse is an issue in being eligible to restore FSGLI coverage. The health questions must be answered.

An election to restore coverage made on SGLV Form 8285A takes effect upon the date the form is received by the servicemember’s unit – if “good health” is not an issue. If a determination of “good health” is necessary by the Office of Servicemembers’ Group Life Insurance (OSGLI), the coverage does not go into effect until an affirmative decision is made.) A premium is due for the month the unit receives the election, once “good health” is established.

### Restoring FSGLI Coverage

FSGLI coverage can be restored, after it has been ended, due to the following events:

- 1) servicemember elects to restore SGLI coverage
- 2) servicemember elects to restore FSGLI coverage, if SGLI coverage is still in effect

#### **1) Servicemember elects to restore SGLI coverage**

After a servicemember has declined member’s SGLI coverage (and therefore, FSGLI coverage), he/she must complete a SGLV Form 8285 in order to restore his/her member’s SGLI. However, FSGLI coverage is not automatic in this case. If the servicemember wishes to have FSGLI coverage restored, he/she must also complete a SGLV Form 8285A.

All of the health questions pertaining to the spouse must be answered. If any of the questions are answered “Yes”, the election must be referred to the Office of Servicemembers’ Group Life Insurance (OSGLI) for a decision on coverage. No premiums are due until OSGLI determines coverage is approved. If coverage is approved, premiums are due back to the month the election was received by the service.

#### **2) Servicemember elects to restore FSGLI coverage, if SGLI coverage is still in effect**

After a servicemember has declined FSGLI coverage and elects to restore coverage, he/she must complete a SGLV Form 8285A. and all the spouse’s health questions must be answered.

The same rules of coverage level apply to an election to restore coverage as apply to the automatic coverage discussed earlier – the coverage level can be from \$100,000 to \$10,000 in increments of \$10,000, however the spouse’s coverage cannot be more than the servicemember’s coverage level (i.e. if a servicemember has \$50,000 of SGLI coverage, then the spousal coverage can be no more than \$50,000).

## Part V - Increasing FSGLI Coverage Level

### General Information

SGLV Form 8285A must be completed in order to increase FSGLI coverage. The “good health” of the spouse is an issue in being eligible to increase FSGLI coverage. The health questions must be answered.

An election to increase coverage made on SGLV Form 8285A takes effect upon the date the form is received by the servicemember's unit – if “good health” is not at issue. If a determination of “good health” is necessary by the Office of Servicemembers' Group Life Insurance (OSGLI), the coverage does not go into effect until an affirmative decision is made. A premium for the new higher coverage is due for the month the unit receives the election, once “good health” is established.

An election to increase FSGLI coverage applies only to spousal coverage (dependent child coverage is fixed at \$10,000).

### Increasing FSGLI Spousal Coverage

The FSGLI coverage can be increased, after it has been decreased, by the following events:

- 1) servicemember elects to increase SGLI coverage
- 2) servicemember elects to increase FSGLI coverage

#### 1) Servicemember elects to increase SGLI coverage

After a servicemember has chosen to have a reduced amount of member's SGLI coverage (and therefore, possibly a reduced amount of FSGLI coverage), he/she must complete a SGLV Form 8285 in order to restore his/her member's SGLI. However, FSGLI coverage is not automatic in this case. If the servicemember wishes to have FSGLI coverage increased also, he/she must also complete a SGLV Form 8285A.

Example: Based on prior elections, the member's SGLI coverage is at \$50,000 and FSGLI spousal coverage is at \$20,000. The servicemembers' SGLV Form 8285 electing to increase his/her SGLI coverage to \$200,000 is received on February 8, 2002. If the servicemember wishes to also increase FSGLI coverage, he/she must also complete a SGLV Form 8285A (including the health questions concerning the spouse). Assuming all health questions are answered “No,” the new higher premium deduction begins immediately with the February pay. If any health question is answered “Yes,” OSGLI must approve the coverage before premiums begin. If OSGLI approves the coverage in February, the new higher premium begins with the February pay.

#### 2) Servicemember elects to increase FSGLI coverage

After a servicemember has chosen to decrease FSGLI coverage and elects to increase the coverage, he/she must complete a SGLV Form 8285A.

All of the health questions pertaining to the spouse must be answered. If any of the questions are answered “Yes,” the election must be referred to the Office of Servicemembers' Group Life Insurance (OSGLI) for a decision on coverage. The higher premiums are not due until OSGLI determines coverage is approved. If increased coverage is approved, the higher premiums are due back to the month the election was received by the service.

Example: Based on a prior election, FSGLI spousal coverage is at \$20,000. The servicemember's election to increase the spousal coverage to \$80,000 is received on February 8, 2002. Assuming all health questions are answered as “No,” the new higher premium deduction begins immediately with the February pay. If any health question is answered as “Yes,” OSGLI must approve the coverage before premiums begin. If OSGLI approves the coverage in February, the new higher premium begins with the February pay.

The servicemember can increase FSGLI coverage to any coverage level from \$100,000 to \$10,000 in increments of \$10,000, however the spouse's coverage cannot be more than the servicemember's coverage level (i.e. if a servicemember has \$90,000 of SGLI coverage, then the spousal coverage can be increased to no more than \$90,000).

## Part VI - Procedures for Actions Affecting FSGLI

### (ONLY For Army, Navy and Air Force)

(NOTE: While the specific procedures pertaining to DEERS and the SGLI Website described in this section apply only to the Army, Navy and Air Force, the general principles apply to the other uniformed services – procedural mechanics will differ with each of the other uniformed services.)

For Marine Corps procedures refer to MARADMIN Number 442/01 dated 09/20/2001 and PAAN 51-01 AND RPAAN 31-01 AUTOMATIC FAMILY SGLI DEDUCTION dated 10/03/2001.

### General Information

Two points must be kept in mind when dealing with actions that affect a change to FSGLI coverage; FSGLI coverage is automatic, and it is a two-step process to affect a change to FSGLI coverage and premiums.

#### 1) FSGLI Coverage is Automatic

Like SGLI coverage, FSGLI coverage is automatic and the maximum coverage is the automatic level. However, spouses must be registered in DEERS for proper premiums to be paid. Also, if a servicemember wishes to have something other than coverage at the maximum level, he/she must make an election to initiate this choice. . The election is processed by use of the SGLI Website (see Part VIII Appendix A - "Resources and Points of Contact for Questions Concerning FSGLI" for more information concerning the SGLI Website.)

#### 2) It is a Two-step Process to Affect a Change to FSGLI Coverage and Premiums

**Step One** - One of two SGLI election forms must be completed to show the desired change.

- SGLV Form 8286A - to decline/terminate or reduce coverage
- SGLV Form 8285A – to restore or increase coverage

**Step Two** - - DEERS must be updated by use of the SGLI Website.

The entry into the SGLI Website is the action that will cause a change in the FSGLI premiums collection. The current version of the SGLI Website performs all updates at the end of the month the entry is made on the SGLI Website screen.

##### **When processing elections to reduce, restore or increase coverage...**

If the end of the month of entry on the SGLI Website is not the proper effective date of the premium change, then a manual request must be done to have retro premiums collected or refunds made.

##### **When processing elections to decline/terminate coverage...**

The default date shown on the screen is the last day of the month in which you are using the SGLI Website. If the default date is not the proper termination date, use the "Override Termination Date" function to enter the correct termination date. By doing this, any appropriate refunds will be issued automatically



**SGLI Website Note:** If a spouse is not registered in DEERS, action must be taken to register the spouse in DEERS via RAPIDS before the SGLI Website can be used to modify the FSGLI. It is service policy that all dependents are to be registered in DEERS and all changes to dependents are to be reported in DEERS within 30 days of the change.

### DEERS Interaction With DFAS for FSGLI Premiums

Once a month, FSGLI information flows from the Defense Financial Accounting Service (DFAS) to DEERS and then DEERS information flows back to DFAS. The timing of these data flows determines when actions

done in DEERS will actually affect the premium deductions from the member's paycheck at DFAS. The timing of these data flows is as follows:

Date of the Month	From	To	Component Affected
5 <sup>th</sup>	DFAS	DEERS	Active/Reserve/Guard
25 <sup>th</sup>	DEERS	DFAS	Reserve/Guard
3 <sup>rd</sup> (of the following month)	DEERS	DFAS	Active Duty

The 25<sup>th</sup> and 3<sup>rd</sup> of the month are the dates that DEERS actually sends the information to DFAS. In order for an action to be included, it needs to be entered into DEERS at least two days prior to these dates.

#### **5th of the Month :**

The DFAS data on the 5<sup>th</sup> of each month provides SGLI information to DEERS based on the *previous* month's pay record. This information includes the amount of SGLI coverage for each servicemember and the pay source (Active or Reserve). DEERS uses this data in preparing their data that is returned to DFAS in the last part of the cycle.

#### **25th of the Month:**

The DEERS data on the 25<sup>th</sup> of each month is three Reserve/Guard files - one for Army, one for Navy and one for Air Force. These files contain information about which spouses are covered by FSGLI and the premium amount to deduct from each servicemember's paycheck. DEERS also sends a Reserve/Guard Refund file that contains FSGLI refund information.

#### **3rd of the Month:**

The DEERS data on the 3<sup>rd</sup> of each month is three Active Duty files – one for Army, one for Navy and one for Air Force. These files contain information about changes to FSGLI premiums (i.e. starts, stops, increases, and decreases) and include premium amounts and effective dates. If DEERS receives no change for a spouse, DFAS will assume that the spousal FSGLI coverage is the same as the previous month.

DFAS will deduct the premium amount from a servicemember's pay check based on the information in DEERS at the time DEERS sends the Active Duty files, Guard/Reserve files, and Guard/Reserve Refund files to DFAS.

## **Procedures For Affecting Changes To FSGLI**

Table 1 on the next page outlines the procedures for affecting changes to FSGLI. The table provides guidance for the personnel/pay specialist when processing a FSGLI change. The table is broken into the following categories:

**In the case of** – the four types of changes that may be processed

**Reporting method** –the method used to request and report the change

**Effective date of change** –the date the change becomes effective

**Last/First premium due** –the month premium payments should begin or end

**Refunds/Retro Premiums** – explains what premium adjustments may need to be made

**Refund/Retro Method** - explains how the adjustment is completed.

Appendix C of this document provides examples showing the timing of actions to change FSGLI and when the change will impact the servicemembers' pay. These examples may be helpful to the personnel/payroll specialist in determining when a FSGLI change will show in the members' paycheck, and the amount of refund or retro premiums due.

**Table 1 - Procedures For Affecting Changes To FSGLI**

In the case of	Reporting method	Effective date of change	Last/First premium due	Refunds/Retro Premiums	Refund/Retro Method
Divorce being reported	Information concerning the divorce must be entered into DEERS via RAPIDS	Effective date of the end of paid coverage is the date of divorce	Last premium is due for the month of the divorce	Premiums are refunded back to the month following the divorce.	Refunds will be processed automatically based on the date of divorce.
Election to terminate or reduce the level of coverage:	SGLV Form 8286A must be completed and data entered into DEERS via the SGLI Web Site  (NOTE: If a servicemember is completing a SGLV Form 8286 in order to end or decrease coverage of his/her own SGLI, he/she must also complete a SGLV Form 8286A to affect the appropriate change in the FSGLI.)	Effective date of the end of paid coverage is the date the servicemember's unit receives the form.	Last premium is due for the month in which the unit receives the form.	Premiums are refunded back to the month following the date the form is received in the unit.	<b>Terminations:</b> Refunds will be done automatically based on the termination date entered.  <b>Reductions:</b> Refunds must be initiated manually by notifying the appropriate service DFAS point of contact by email.
Marriage being reported	Information concerning the marriage must be entered into DEERS via RAPIDS	Effective date of the coverage is the date of the marriage.	First premium is due for the month of the marriage.	Retro premiums are due back to the month of marriage	Retro premiums will be processed automatically based on the date of marriage.
Election to restore coverage or increase the level of coverage	SGLV Form 8285A must be completed and data entered into DEERS via the SGLI Web Site  (NOTE: If a servicemember is completing a SGLV Form 8285 in order to restore or increase coverage of his/her own SGLI, he/she must also complete a SGLV Form 8286A to affect the appropriate change in the FSGLI.)	Effective date of coverage is the date the servicemember's unit receives the form.	First premium is due for the month in which the unit receives the form.  If any one of the health questions is answered "Yes," and the form is forwarded to OSGLI, then premiums should not begin until a positive decision on the coverage is made.	Retro premiums are due back to the month in which the form was received in the unit.	Retro premiums must be initiated manually by notifying the appropriate service DFAS point of contact by email.

## **Part VII - Procedures For Making A FSGLI Claim**

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### **Death Claim**

The servicemember can make a death claim upon the death of a spouse or a dependent child.

The servicemember should report the death of the spouse or dependent child to his/her personnel support.

For Army, Navy and Air Force: In order to have the FSGLI premiums stopped, the servicemember must update DEERS by having the spouse's date of death recorded via a RAPIDS entry.

The personnel support element notifies the applicable Casualty Office so it can aid the servicemember in proceeding with the FSGLI claim.

### **Accelerated Benefits Option (ABO) Claim**

An ABO claim can be made only on spousal coverage; dependent children are not eligible.

Only the servicemember can apply for ABO and the benefit will be paid only to the servicemember. The servicemember, spouse, the spouse's physician and the servicemember's unit must complete the ABO application. The SGLI Spousal ABO Claim Package can be downloaded from the following web site:

[www.insurance.va.gov](http://www.insurance.va.gov)

The completed ABO application is sent to OSGLI at the following address:

OSGLI ABO Claim Processing  
290 West Mount Pleasant Ave.  
Livingston, NJ 07039-9690



## Part VIII – Appendices

### Appendix A – Resources and Points of Contact For Questions Concerning FSGLI

The following are resources and points of contact if you have a question concerning FSGLI coverage and premiums.

The SGLI VGLI Handbook as well as general information concerning FSGLI, FSGLI forms, and answers to Frequently Asked Questions can be found on the web at: **[www.insurance.va.gov](http://www.insurance.va.gov)**

#### Contacts for Servicemembers

For...	Servicemembers should contact...
Changes to Family SGLI coverage	their unit Personnel Office
Registering dependents in DEERS	their unit Personnel Office
FSGLI premium payment information	their Flight, Payroll and/or Finance Office
FSGLI premium refunds	their Flight, Payroll and/or Finance Office
Information about conversion to commercial insurance  <b>NOTE:</b> <b><i>OSGLI does not process SGLI or Family SGLI premium payments, refunds or changes to coverage.</i></b>	the Office of Servicemembers' Group Life Insurance (OSGLI) Toll free: 1-800-419-1473 Toll-free fax: 1-800-236-6142 (regular) Toll-free fax: 1-877-832-4943 (claims) Email: <a href="mailto:osgli.osgli@prudential.com">osgli.osgli@prudential.com</a> Overseas: Phone Number: 973-548-5699 Fax Number: 973-548-5300 Mailing Address: 290 West Mt. Pleasant Avenue Livingston, New Jersey 07039-2747
FSGLI claims information	Call, fax or write OSGLI Toll free: 1-800-419-1473 Toll-free fax: 1-877-832-4943 (claims only) Email: <a href="mailto:osgli.claims@prudential.com">osgli.claims@prudential.com</a> (claims only)  Overseas: (see above) Mailing Address: (see above)

#### Contacts for Personnel/Payroll Specialists

The DMDC/DEERS SGLI website shown below is for inputting declinations and reductions in FSGLI coverage for Army Navy and Air Force personnel only. A user ID and password are required to enter this site.

**<https://www.dmdc.osd.mil/fsgli/owa/fsglirequest.home>**

A User Manual for the above site is available at: **<http://www.dmdc.osd.mil/dpdri/owa/SGLIInfo.Help>**

For...	Personnel/Finance Specialists should contact...
<b>Air Force Active</b>	H2AFPC/OPWCS    DSN: 665-3505    (800)-433-??48    Email: <a href="mailto:casualty@randolph.af.mil">casualty@randolph.af.mil</a>
<b>Air Force Reserve</b>	H2ARPC/DPSEE    DSN: 926-6438    Email: <a href="mailto:Sharon.Tucker@ARPC.denver.af.mil">Sharon.Tucker@ARPC.denver.af.mil</a>
<b>Air Force Air National Guard</b>	HQANG/DPFOC    DSN: 327-0901    Email: <a href="mailto:Deborah.Davidson@ngb.ang.af.mil">Deborah.Davidson@ngb.ang.af.mil</a>
<b>Army Active</b>	Homer Henderson    (703) 325-6047    Email: <a href="mailto:Homer.Henderson@hoffman.army.mil">Homer.Henderson@hoffman.army.mil</a> Terry Shelley    (703) 325-7990    Email: <a href="mailto:Terry.Shelley@hoffman.army.mil">Terry.Shelley@hoffman.army.mil</a>
<b>Army Reserve</b>	

<b>Army National Guard</b>	Army National Guard/NGB DSN: 327-7113/7534                      (703) 607-7113/7534                      Email: Hassana.Pretlow@ngb.army.mil SFC Kendall Peters (703) 607-5878                      (703) 607-5851                      Email: kendall.peters@ngb.army.mil
<b>Coast Guard Active and Reserve</b>	Dale Hosman: (785) 339-3501                      E-Mail: dhosman@hrsic.uscg.mil
<b>Marines Active and Reserve</b>	Barbara Stewart (816) 926-5278                      Email: barbara.stewart@dfas.mil
<b>For...</b>	<b>Personnel/Finance Specialists should contact...</b>
<b>Navy Active</b>	
<b>Navy Reserve</b>	
<b>NOAA Corps</b>	Carol Holley: (785) 339-3499                      Email: Carol.Holley@noaa.gov
<b>PHS</b>	

## Appendix B: FSGLI Spousal Coverage Premium Rates

### Current Spousal Premium Rates - Effective November 1, 2001

Amount of Insurance	Age of Spouse				
	Age 34 & Below	Age 35-44	Age 45-49	Age 50-54	Age 55 & Over
<b>100,000</b>	\$9.00	\$13.00	\$20.00	\$32.00	\$55.00
<b>90,000</b>	8.10	11.70	18.00	28.80	49.50
<b>80,000</b>	7.20	10.40	16.00	25.60	44.00
<b>70,000</b>	6.30	9.10	14.00	22.40	38.50
<b>60,000</b>	5.40	7.80	12.00	19.20	33.00
<b>50,000</b>	4.50	6.50	10.00	16.00	27.50
<b>40,000</b>	3.60	5.20	8.00	12.80	22.00
<b>30,000</b>	2.70	3.90	6.00	9.60	16.50
<b>20,000</b>	1.80	2.60	4.00	6.40	11.00
<b>10,000</b>	0.90	1.30	2.00	3.20	5.50

### Reduced Spousal Premium Rates - Effective July 1, 2003

Amount of Insurance	Age of Spouse						
	Age 34 & Below	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60 & Over
<b>100,000</b>	\$6.00	\$7.50	\$10.00	\$19.00	\$28.00	\$42.00	\$54.00
<b>90,000</b>	5.40	6.75	9.00	17.10	25.20	37.80	48.60
<b>80,000</b>	4.80	6.00	8.00	15.20	22.40	33.60	43.20
<b>70,000</b>	4.20	5.25	7.00	13.30	19.60	29.40	37.80
<b>60,000</b>	3.60	4.50	6.00	11.40	16.80	25.20	32.40
<b>50,000</b>	3.00	3.75	5.00	9.50	14.00	21.00	27.00
<b>40,000</b>	2.40	3.00	4.00	7.60	11.20	16.80	21.60
<b>30,000</b>	1.80	2.25	3.00	5.70	8.40	12.60	16.20
<b>20,000</b>	1.20	1.50	2.00	3.80	5.60	8.40	10.80
<b>10,000</b>	0.60	0.75	1.00	1.90	2.80	4.20	5.40

## Appendix C: Examples Illustrating Timing of FSGLI Changes and Payroll Actions

Tables 2 and 3 below give examples of the timing of actions to change FSGLI. The tables can be used as a guide for the personnel/payroll specialist processing the FSGLI change to let the member know when the change should be effective and what if any retro premiums or refunds will be due. The tables are broken into the following columns:

**Scenario:** these columns give the four types of changes that may be processed

**If Change is effective on:** these columns give sample effective dates for the each type of change.

**Effective month of premium change:** these columns show the month the change to FSGLI premiums should begin.

**DEERS is updated from:** these columns give the different dates DEERS might receive the updated FSGLI information. (Reminder: The 25<sup>th</sup> and 3<sup>rd</sup> of the month are the dates that DEERS actually sends the information to DFAS. In order for an action to be included, it needs to be entered into DEERS at least two days prior to these dates.)

**Then the monthly premium change will hit payroll in:** These columns show when the change entered into DEERS will hit the payroll system.

**And refunds are due for the month(s) of:** These columns show which months the member should be refunded and whether the refund requires manual action (M), or will be automatically processed (A).

**Or retro premiums are due for the month(s) of:** These columns show which months the member should pay retro premiums and whether the retro premium requires manual action (M), or will be automatically processed (A).

**Table 2: Examples Illustrating Timing of FSGLI Changes and Payroll Actions for Active Duty Components**

	If change is effective on:				Then the premium change is effective in:				If SGLI Website is updated from:				Then monthly premium change will hit payroll in:				And refunds are due for the month(s) of:				Or retro premiums are charged for the month(s) of:			
SCENARIO	MAR 10	APR 1	APR 27	MAY 2	MAR	APR	MAY	JUN	MAR 3 thru MAR 31	APR 1 thru APR 2	APR 3 thru APR 30	MAY 1 thru MAY 2	MAR	APR	MAY	JUN	MAR	APR	MAY	JUN	MAR	APR	MAY	JUN
Divorce If date of divorce is:	X					X			X					X										
	X					X				X				X										
	X					X				X				X										
		X					X			X				X										
		X					X			X				X										
		X					X				X				X									
		X					X					X			X									
Decline Coverage If 8286a is received on:	X					X			X					X										
	X					X				X				X										
	X					X					X				X									
		X					X			X				X										
			X				X				X				X									
Marriage If date of marriage is:	X					X			X					X										
	X					X				X				X										
	X					X					X				X									
		X					X			X				X										
		X					X				X				X									
		X					X					X			X									
												X			X									
Restore Coverage If 8285a (no "good health" issue) is received on:	X					X			X					X										
	X					X				X				X										
	X					X					X				X									
		X					X			X				X										
			X				X				X				X									

M = manual action    A = automatic action

**Table 3: Examples Illustrating Timing of FSGLI Changes and Payroll Actions for Reserve/Guard Components**

SCENARIO	If change is effective on:					Then the premium change is effective in:					If SGLI Website is updated** from:					Then monthly premium change will hit payroll in:					And refunds are due for the month(s) of:					Or retro premiums are charged for the month(s) of:			
	MAR 27	APR 14	APR 29	MAY 3		MAR	APR	MAY	JUN		MAR 25 thru MAR 31	APR 1 thru APR 24	APR 25 thru APR 30	MAY 1 thru MAY 24		MAR	APR	MAY	JUN		MAR	APR	MAY	JUN		MAR	APR	MAY	JUN
<b>Divorce</b> If date of divorce is:	X						X				X							X				A							
	X						X					X						X				A							
	X						X						X						X			A	A						
		X						X				X						X											
		X						X					X						X				A						
		X						X						X					X				A						
<b>Decline Coverage</b> If 8286a is received on:	X						X				X							X				A							
	X						X					X						X				A							
	X						X						X						X			A	A						
		X						X				X						X				A							
			X						X				X							X				A					
				X						X			X								X								
<b>Marriage</b> If date of marriage is:	X					X					X							X								A	A		
	X					X						X						X								A	A		
	X					X							X						X							A	A	A	
		X					X					X						X									A		
		X					X						X							X							A	A	
														X							X						A	A	
<b>Restore Coverage</b> If 8285a (no "good health" issue) is received on:	X					X					X							X								M	M		
	X					X						X						X								M	M		
	X					X							X							X						M	M	M	
		X					X					X						X									M		
			X					X					X														M	M	
				X									X																

M = manual action    A = automatic action

\*\* DEERS actually sends the information to DFAS on the 25th and 3rd of the month.  
In order for an action to be included, it needs to be entered into the SGLI Website at least two days prior to these dates.